

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Northern District of Iowa

In re:  
 James Robert Herber  
 Tiffany J Fluhr  
 Debtors

Case No. 19-00543-TJC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0862-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb James Robert Herber, Tiffany J Fluhr, 1765 S Grandview, Dubuque, IA 52001  
 2237035 +Burger Chiropractic, 1340 Delhi St., Dubuque, IA 52001-6311  
 2237038 +Client Services Inc., 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816  
 2237039 +Collection Professionals, 509 N Lafayette St., Ste 100, Macomb, IL 61455-1597  
 2237040 +Credit Management, PO Box 7739, Rochester, MN 55903-7739  
 2237043 +DJO Global, PO Box 727, Wilkes Barre, PA 18703-0727  
 2237047 +DuTrac CCU, Attn: Bankruptcy Dept., 3465 Asbury Rd., Dubuque, IA 52002-2845  
 2237045 +Dubuque ENT Head & Neck Surgery PC, 310 N Grandview Ave, Dubuque, IA 52001-6388  
 2237044 +Dubuque Emergency Physicians, PO Box 5719, Athens, GA 30604-5719  
 2237046 #+Dubuque Radiological Assoc. PC, PO Box 1655, Dubuque, IA 52004-1655  
 2237049 +Encore Receivable Management, Inc., 400 N Rogers Rd., PO Box 3330, Olathe, KS 66063-3330  
 2237050 +Envoy Air In., 4301 Regent Blvd, Irving, TX 75063-2253  
 2237051 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241  
 2237052 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002  
 2237053 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 2237055 +GMCS, Inc., PO Box 5960, Athens, GA 30604-5960  
 2237054 +General Service Bureau, PO Box 641579, Omaha, NE 68164-7579  
 2237056 +Grand River Medical Group (DBQ Internal), 1515 Delhi St., Suite 100, Dubuque, IA 52001-6320  
 2237057 +Gurstel Law Firm, PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601  
 2237058 +H&R Accounts, 5320 22nd Ave, Moline, IL 61265-3627  
 2237059 +Hartig Drug Company, PO Box 709, 703 Main St, Dubuque, IA 52001-6814  
 2237060 +Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491  
 2237062 +Mayo Clinic, PO Box 790127, Saint Louis, MO 63179-0127  
 2237063 Medical Associates Clinics, 1500 Associates Dr., Dubuque, IA 52002-2260  
 2237065 Mercy Medical Center/Dubuque, 250 Mercy Drive, Dubuque, IA 52001-7360  
 2237066 +Mercy Radiologists of Dubuque, PO Box 2400, Waterloo, IA 50704-2400  
 2237067 +MercyOne Dubuque, PO Box 677922, Dallas, TX 75267-7922  
 2237070 +Olmsted Medical Center, 210 Ninth Street SE, Rochester, MN 55904-6400  
 2237072 +Professional Account Management, LLC, PO Box 741, Milwaukee, WI 53201-0741  
 2237073 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
 2237074 +Sarma, 555 E Ramsey Rd, San Antonio, TX 78216-4640  
 2237076 Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022  
 2237077 Tri-State Adjustment, P.O. Box 3219, La Crosse, WI 54602-3219  
 2237078 +United Clinical Laboratories, 205 Bluff St. #1, Dubuque, IA 52001-6900  
 2237080 +UnityPoint Health, 10604 Justin Dr., Urbandale, IA 50322-3755  
 2237079 +UnityPoint Health, Payment Processing Center, PO Box 809284, Chicago, IL 60680-9284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dustin@henkelsbaker.com May 01 2019 22:19:20 Dustin Abraham Baker,  
 Henkels & Baker, PC, 2774 University Avenue, IA, Dubuque, IA 52001  
 tr +EDI: QSLSCHNITTJER.COM May 02 2019 02:18:00 Sheryl Schnittjer, 24695 207th Ave.,  
 Delhi, IA 52223-8414  
 ust +E-mail/Text: ustpregion12.cr.ecf@usdoj.gov May 01 2019 22:19:23 United States Trustee,  
 United States Federal Courthouse, 111 7th Avenue SE, Box 17, Cedar Rapids, IA 52401-2103  
 2237032 +EDI: ARSN.COM May 02 2019 02:18:00 ARS National Services Inc., PO Box 469046,  
 Escondido, CA 92046-9046  
 2237033 +E-mail/Text: jpietig@aamsonline.com May 01 2019 22:19:23 Automated Accounts Management,  
 4800 Mills Civic Pkwy, Ste 202, West Des Moines, IA 50265-5265  
 2237034 +EDI: TSYS2.COM May 02 2019 02:18:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 2237042 +E-mail/Text: kford@curecovery.com May 01 2019 22:19:26 CU Recovery, 26263 Forest Blvd,  
 Wyoming, MN 55092-8033  
 2237036 +EDI: CAPITALONE.COM May 02 2019 02:18:00 Capital One Bank, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 2237037 +EDI: CITICORP.COM May 02 2019 02:18:00 CitiCards CBNA, Attn: Bankruptcy Dept.,  
 PO Box 6241, Sioux Falls, SD 57117-6241  
 2237041 +E-mail/Text: lisamoore@creditoradvocates.com May 01 2019 22:19:25 Creditor Advocates, Inc.,  
 1551 Southcross Dr. W, Ste C, Burnsville, MN 55306-6938  
 2237048 +E-mail/Text: cbackus@eaglerecovery.net May 01 2019 22:19:25 Eagle Recovery,  
 2601 W. Forrest Hill Ave., Peoria, IL 61604-1812  
 2237061 +E-mail/Text: bncnotices@becket-lee.com May 01 2019 22:19:21 Kohl's Department Store,  
 Attn: Bankruptcy Dept., PO Box 3115, Milwaukee, WI 53201-3115  
 2237064 +EDI: PARALONMEDCREDIT May 02 2019 02:18:00 Medcredit, Inc., PO Box 1629,  
 Maryland Heights, MO 63043-0629  
 2237068 +EDI: NAVIENTFKASMSERV.COM May 02 2019 02:18:00 Navient, PO Box 9655,  
 Wilkes Barre, PA 18773-9655  
 2237069 +E-mail/Text: electronicbkydocs@nelnet.net May 01 2019 22:19:24 Nelnet, 3015 S Parker Rd,  
 Ste 400, Aurora, CO 80014-2904  
 2237071 EDI: PRA.COM May 02 2019 02:18:00 Portfolio Recovery, 120 Corporate Boulevard,  
 Norfolk, VA 23502  
 2237075 +EDI: RMSC.COM May 02 2019 02:18:00 SYNCB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036

District/off: 0862-2

User: admin  
Form ID: 309A

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Total Noticed: 55

Date Rcvd: May 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

2237081 +EDI: USAA.COM May 02 2019 02:18:00 USAA Savings Bank, PO Box 33009,  
San Antonio, TX 78265-3009  
2237082 +EDI: WFFC.COM May 02 2019 02:18:00 Wells Fargo Home Mortgage, Attn: Bankruptcy Dept.,  
PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

## Information to identify the case:

Debtor 1: **James Robert Herber**  
 Social Security number or ITIN: xxx-xx-9636  
 EIN: --\_-----  
 First Name Middle Name Last Name

Debtor 2: **Tiffany J Fluhr**  
 Social Security number or ITIN: xxx-xx-6428  
 EIN: --\_-----  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Northern District of Iowa Date case filed for chapter: 7 4/30/19

Case number: **19-00543**

Official Form B309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.** The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay. The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.) To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**NOTICE IS GIVEN** that during the course of administration, the Chapter 7 trustee may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor(s), debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in this notice. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 21 days after the filing of such report.

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Robert Herber	Tiffany J Fluhr
2. All other names used in the last 8 years		fdba Kuehn Creations, Inc, fka Tiffany Kuehn
3. Address	1765 S Grandview Dubuque, IA 52001	1765 S Grandview Dubuque, IA 52001
4. Debtor's attorney Name and address	Dustin Abraham Baker Henkels & Baker, PC 2774 University Avenue IA Dubuque, IA 52001	Phone: 563-556-4060 Email: <a href="mailto:dustin@henkelsbaker.com">dustin@henkelsbaker.com</a>
5. Bankruptcy trustee Name and address	Sheryl Schnittjer 24695 207th Ave. Delhi, IA 52223	Phone: 319-721-6190 Email: <a href="mailto:delhisls926@gmail.com">delhisls926@gmail.com</a>

For more information, see page 2 &gt;

Debtor(s): James Robert Herber Tiffany J Fluhr

Case Number: 19-00543 D

**6. Bankruptcy clerk's office**

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).

111 Seventh Avenue SE #15  
Cedar Rapids, IA 52401-2101

Hours open:  
Monday–Friday, 8:00 a.m. to 4:30 p.m. CT

Phone: (319) 286-2200  
[www.ianb.uscourts.gov](http://www.ianb.uscourts.gov)

Date: 5/1/19

**7. Meeting of creditors**

**June 24, 2019 at 09:00 AM**

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

All **Individual Debtors must** provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**Holiday Inn Dubuque, 450 Main St.,  
Main Floor Meeting Room, Dubuque, IA  
52001**

**8. Presumption of abuse**

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

**9. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

**Filing deadline: 8/23/19**

**You must file a motion:**

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**Certification About a Financial Management Course deadline: 8/23/19**

**Reaffirmation Agreement deadline: 8/23/19**

**10. Proof of claim**

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

**11. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Appointment of Trustee and  
Tax Returns**

The trustee named in line 5 of this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond. Per Section 521(e), **individual debtor(s) are required to provide** to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.